

**TO FILE**

November 10, 2003

Liberty Mutual Group

Personal Market Claims
711 Kapiolani Blvd Suite 1100
Honolulu, HI 96813
Telephone: (808) 589-8920
Fax: (808) 589-8943

CLIFFORD LAU, MD
1329 LUSITANA STREET, #501
HONOLULU, HI 96813

RE: MEDICAL RECORDS REVIEW

Claimant: Tiara Engle
Claim ID: LA658-3558040-05
Date of Loss: May 2, 2003

Dear Dr. Lau:

We are at this time requesting that you conduct a medical records review for Ms. Engle. This is in conjunction with an auto accident which occurred on May 2, 2003. The enclosed records and other material are being provided for your review.

Please address the questions on the enclosed referral form. Also, please address the following questions:

1. If further treatment is necessary, what type, what frequency and for how long is treatment necessary?
2. In your medical opinion, please determine the time period which the patient reached pre-injury status. If the patient is not a pre-injury status, is an apportionment appropriate? If an apportionment is appropriate, than an apportionment must be made. If a precise apportionment cannot be made, a rough apportionment must be made. If a rough apportionment cannot be made, then the damages are to be apportioned equally among the accidents/incidents which caused the injuries.
3. Is further office visit reasonable and necessary? Medications?
4. Is further physical therapy reasonable and necessary?
5. Is further massage therapy reasonable and necessary?
6. Is further chiropractic treatment reasonable and necessary?
7. Is further xrays of the cervical, thoracic and lumbar spine reasonable and necessary?
8. Is MRI reasonable and necessary?
9. Is injections reasonable and necessary?
10. Would a home exercise program be beneficial?

EXHIBIT C

Dr. Clifford Lau
November 10, 2003
Page 2

Please note that pursuant to HRS 431:10C-308.5 (b) charges for independent medical examinations shall not exceed the charges permissible under the worker's compensation schedules for consultation for a complex medical problem. The workers compensation schedules do not apply to independent medical examinations by out-of-state providers; provided that the charges for the examination are reasonable.

Your report and bill for the records review should be sent directly to me at your earliest convenience.

Thank you for your assistance in this regard. I look forward to hearing from you.

Sincerely,

LIBERTY MUTUAL FIRE INSURANCE CO.

Agnes Lee
Claims Specialist

Enclosures